

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gina K. Vincent  
Debtor

Case No. 17-00374-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 15

Date Rcvd: May 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2017.

4881296 db +Gina K. Vincent, 41 Brian Drive, Carlisle, PA 17015-4326  
+Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis MO 63179-0040  
4881297 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
S Louis MO 63179-0040  
4881299 +Holy Spirit Hospital, 503 N 21st Street, Camp Hill PA 17011-2288  
4881301 +KML Law Group, Ste 5000 BNY Mellon Independence Ce, 701 Market Street,  
Philadelphia PA 19106-1538  
4881300 +Kerry L. Vincent, 337 Bonnybrook Road, Carlisle PA 17015-9290  
48891272 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4881303 +Santander Bank N.a., 865 Brook St, Rocky Hill CT 06067-3444

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4881294 +EDI: CAPITALONE.COM May 08 2017 19:18:00 Capital One, Po Box 30285,  
Salt Lake City UT 84130-0285  
4881295 +EDI: CITICORP.COM May 08 2017 19:18:00 Citi Cards, PO Box 6500,  
Sioux Falls SD 57117-6500  
4881298 EDI: WFNBNB.COM May 08 2017 19:18:00 Comenity Capital Bank/Boscovs, Bankruptcy Department,  
PO Box 183043, Columbus OH 43218-3043  
4881302 +EDI: CBSKOHLS.COM May 08 2017 19:18:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
Milwaukee WI 53201-3043  
4881304 +EDI: VAND.COM May 08 2017 19:18:00 Vanderbilt Mortgage, Attn: Bankruptcy Dept,  
P.O. Box 9800, Maryville TN 37802-9800  
4881305 +E-mail/Text: vci.bkcy@wvcredit.com May 08 2017 19:26:57 Volkswagen Credit, Inc, Po Box 3,  
Hillsboro OR 97123-0003  
4881306 +EDI: WFFC.COM May 08 2017 19:18:00 Wells Fargo Home Projects Visa,  
Written Correspondence Resolutions, Mac#X2302-04c Po Box 10335, Des Moines IA 50306-0335  
TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4881293 1-17-00374-rno  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor VANDERBILT MORTGAGE AND FINANCE INC.  
bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Lisa A Rynard on behalf of Debtor Gina K. Vincent lrynard@pkh.com, rwhitfield@pkh.com  
United States Trustee ustpreigion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Gina K. Vincent**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6816**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:17-bk-00374-RNO**

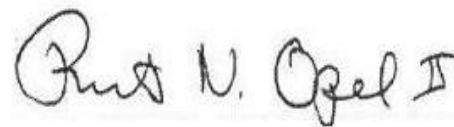
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gina K. Vincent

**By the  
court:**

May 8, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**